Fill in this information to identify the case: Guy S. Smith aka Guy Smith Debtor 2 (Spouse, if filing) United States Bankruptcy Court for the : MIDDLE District of Pennsylvania Case number <u>5:18-bk-04806-MJC</u> Form 4100R **Response to Notice of Final Cure** 10/15 According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment. Part 1: Mortgage Information Name of creditor: U.S. BANK TRUST NATIONAL ASSOCIATION, Court claim no. (if known): 5-2 NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF2 ACQUISITION TRUST Last 4 digits of any number you use to identify the debtor's account: 1270 10 THOMAS PT. Property address: Number Street EAST STROUDSBURG, PA 18301 State ZIP Code Part 2: **Prepetition Default Payments** Check one: [X] Creditor agrees that the debtor(s) have paid in full amount required to cure the prepetition default on the creditor's claim Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the [] creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: Part 3: **Postpetition Mortgage** Check one: Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the [] Bankruptcy Code, including all fees, charges, expenses, escrow, and costs. The next postpetition payment from the debtor(s) is due on: MM/DD/YYYY [X] Creditor states that the debtors are not current on all postpetition payments consistent with § 1322 (b)(5) of the Bankruptcy Code, including all fees charges expenses, escrow, and costs. Creditor asserts that the total amount remaining unpaid as of the date of this response is: a. Total postpetition ongoing payments due: (a) \$17,433.27 b. Total Suspense: - (b) \$1,060.84 c. Total. Add lines a and b. (c) \$16,372.43 Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became

due on: 06 / 01 / 2023 MM/ DD/ YYYY

Form 4100R

Response to Notice of Final Cure Payment

page 1

Debtor 1

Guy S. Smith aka Guy Smith

First Name Middle Name Last Name

Last Name (if known) 5:18-bk-04806-MJC

Part 4: Itemized

Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

[X] all payments received;

[X] all fees, costs, escrow, and expenses assessed to the mortgage; and

[X] all amounts the creditor contends remain unpaid

Part 5:

Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box:

[] I am the creditor.

[X] I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /<u>s/Rosa Selm</u>ani

First Name

Date March 13, 2024

Print Rosa

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Title <u>Authorized Agent</u>

Company

Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Middle Name

If different from the notice address listed on the proof of claim to which this response applies:

Address

130 Clinton Rd #202

Number

Street

Fairfield, NJ 07004

City

State

ZIP Code

Last Name

Contact

470-321-7112

Email rselmani@raslg.com

Form 4100R

Response to Notice of Final Cure Payment

page 2

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on

March 13, 2024

, I

electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Guy S. Smith 10 Thomas Point E. Stroudsburg, PA 18301 MONROE-PA

And via electronic mail to:

Philip W. Stock 706 Monroe Street Stroudsburg, PA 18360

Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036

Asst. U.S. Trustee United States Trustee US Courthouse 1501 N. 6th St Harrisburg, PA 17102

By: /s/ Justine Bennett

Justine Bennett

Email: Jusbennett@raslg.com

Form 4100R Response to Notice of Final Cure Payment page 3

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